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BERKSHIRE HILLS BANCORP INC

Form 8-K

July 08, 2004

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UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

FORM 8-K  
CURRENT REPORT

PURSUANT TO SECTION 13 OR 15(D) OF THE SECURITIES EXCHANGE ACT OF 1934  
Date of Report (Date of earliest event reported) July 8, 2004  
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BERKSHIRE HILLS BANCORP, INC.  
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(Exact name of registrant as specified in its charter)

Delaware ----- (State or other jurisdiction of incorporation)	1-15781 ----- (Commission File Number)	04-3510455 ----- (IRS Employer Identification No.)
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24 North Street, Pittsfield, Massachusetts 01201  
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(Address of principal executive offices)

(413) 443-5601  
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(Registrant's telephone number, including area code)

Not Applicable  
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(Former name or former address, if changed since last report)

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Item 7. Financial Statements and Exhibits.  
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(a) Financial Statements of Businesses Acquired: Not applicable

(b) Pro Forma Financial Information: Not applicable

(c) Exhibits

Number -----	Description -----
99.1	Press Release Dated July 8, 2004

Item 9. Regulation FD Disclosure.

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On July 8, 2004, Berkshire Hills Bancorp, Inc. (the "Company"), the holding company for Berkshire Bank, announced that Berkshire Bank received approval from the State of New York Department of Banking to open a representative office in Albany, New York. The office, which will initially offer commercial loans and related services, is expected to open on July 12, 2004. A copy of the Company's press release dated July 8, 2004 is attached as Exhibit 99.1 and incorporated herein by reference.

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SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

BERKSHIRE HILLS BANCORP, INC.

Dated: July 8, 2004

By: /s/ Wayne F. Patenaude

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Wayne F. Patenaude  
Senior Vice President and  
Chief Financial Officer